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Case 09-72602 Doc 1 Filed 06/23/09 Entered 06/23/09 17:23:23 Desc Main Document Page 1 of 48 B22A (Official Form 22A) (Chapter 7) (12/08) According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement): ☐ The presumption arises **▼**The presumption does not arise In re: Husser, Gregory L & Husser, Cynthia E ☐ The presumption is temporarily inapplicable. Case Number: \_ (If known)

#### CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

	Part I. MILITARY AND NON-CONSUMER DEBTORS
1A	<b>Disabled Veterans.</b> If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
IA	□ <b>Veteran's Declaration.</b> By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).
1B	<b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	☐ <b>Declaration of non-consumer debts.</b> By checking this box, I declare that my debts are not primarily consumer debts.
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.
1C	□ <b>Declaration of Reservists and National Guard Members.</b> By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard
	a.   I was called to active duty after September 11, 2001, for a period of at least 90 days and  I remain on active duty /or/  I was released from active duty on, which is less than 540 days before this bankruptcy case was filed;
	OR
	b.   I am performing homeland defense activity for a period of at least 90 days /or/  I performed homeland defense activity for a period of at least 90 days, terminating on,  which is less than 540 days before this bankruptcy case was filed.

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**B22A** (Official Form 22A) (Chapter 7) (12/08)

		Part II. CALCULATION	OF MONTH	LY INCO	ME FOR § 707(b)(7)	EXCI	LUSION		
	Mar	ital/filing status. Check the box that		-	-	s state	ement as dir	ected.	
	a. 🗌	Unmarried. Complete only Colum							
	b. Married, not filing jointly, with declaration of separate households. By checking this b penalty of perjury: "My spouse and I are legally separated under applicable non-bankr are living apart other than for the purpose of evading the requirements of § 707(b)(2)(Complete only Column A ("Debtor's Income") for Lines 3-11.							pouse a	and I
2	c	Married, not filing jointly, without Column A ("Debtor's Income")		above. Con	nplete	both			
	d. 🗸	Married, filing jointly. <b>Complete l Lines 3-11.</b>	B ("S	Spouse's In	come''	) for			
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.							Spe	umn B ouse's come
3	Gros	ss wages, salary, tips, bonuses, ove	ertime, commi	ssions.		\$		\$	
4	Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V.								
	a.	Gross receipts		\$	6,000.00				
	b.	Ordinary and necessary business e	expenses	\$	2,000.00				
	c.	Business income		Subtract I	Line b from Line a	\$	4,000.00	\$	
5	diffe	t and other real property income. rence in the appropriate column(s) onclude any part of the operating of V.	of Line 5. Do n	ot enter a n	umber less than zero. <b>Do</b>				
5	a.	Gross receipts		\$					
	b.	Ordinary and necessary operating	expenses	\$					
	c.	Rent and other real property incor	ne	Subtract I	ine b from Line a	\$		\$	
6	Inte	rest, dividends, and royalties.				\$		\$	
7	Pens	ion and retirement income.				\$		\$	
8	expe that	amounts paid by another person nses of the debtor or the debtor's purpose. Do not include alimony o our spouse if Column B is complete	dependents, in r separate main	ncluding cl	nild support paid for	\$		\$	538.00
9	How was a	mployment compensation. Enter the ever, if you contend that unemployed benefit under the Social Security Amn A or B, but instead state the amount of the social Security Amn A or B, but instead state the amount of the social Security Amn A or B, but instead state the amount of the social Security Amn A or B, but instead state the amount of the social Security Amn A or B, but instead state the amount of the social Security Amn A or B, but instead state the amount of the social Security Amn A or B, but instead state the amount of the social Security Amn A or B, but instead state the amount of the social Security Amn A or B, but instead state the amount of the social Security Amn A or B, but instead state the amount of the social Security Amn A or B, but instead state the amount of the social Security Amn A or B, but instead state the amount of the social Security Amn A or B, but instead state the amount of the social Security Amn A or B, but instead state the amount of the social Security Amn A or B, but instead state the amount of the social Security Amn A or B, but instead state the amount of the social Security Amn A or B, but instead state the amount of the social Security Amn A or B, but instead state the amount of the social Security Amn A or B, but instead state the social Security Amn A or B, but instead state the social Security Amn A or B, but instead state the social Security Amn A or B, but instead state the social Security Amn A or B, but instead state the social Security Amn A or B, but instead state the social Security Amn A or B, but instead state the social Security Amn A or B, but instead state the social Security Amn A or B, but instead state the social Security Amn A or B, but instead state the social Security Amn A or B, but instead state the social Security Amn A or B, but instead state the social Security Amn A or B, but instead state the social Security Amn A or B, but instead state the social Security Amn A or B, but instead state the social Security Amn A or B, but instead state the socia	nent compensa Act, do not list	tion receive the amount	ed by you or your spouse	1			
	clai	employment compensation imed to be a benefit under the sial Security Act	Debtor \$		Spouse \$	Φ.		¢.	

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10	Income from all other sources. Specify source and amount. If necessary, li sources on a separate page. Do not include alimony or separate maintenar paid by your spouse if Column B is completed, but include all other pay alimony or separate maintenance. Do not include any benefits received ur Security Act or payments received as a victim of a war crime, crime against a victim of international or domestic terrorism.							
	a. b.	\$						
	Total and enter on Line 10		\$	\$				
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 1 and, if Column B is completed, add Lines 3 through 10 in Column B. Enter	\$ 4,000.00	\$ 538.00					
12	<b>Total Current Monthly Income for § 707(b)(7).</b> If Column B has been con Line 11, Column A to Line 11, Column B, and enter the total. If Column B is completed, enter the amount from Line 11, Column A.	\$	4,538.00					
Part III. APPLICATION OF § 707(B)(7) EXCLUSION								
13	<b>Annualized Current Monthly Income for § 707(b)(7).</b> Multiply the amou 12 and enter the result.	nt from Line 12 by		54,456.00				
14	<b>Applicable median family income.</b> Enter the median family income for the household size. (This information is available by family size at <a href="www.usdoj.g">www.usdoj.g</a> the bankruptcy court.)							
	a. Enter debtor's state of residence: Illinois b. Enter	r debtor's househo	old size: <u>5</u>	88,084.00				
	$ \textbf{Application of Section 707 (b) (7).} \ \textbf{Check the applicable box and proceed as} $	directed.						
15	The amount on Line 13 is less than or equal to the amount on Line 1 not arise" at the top of page 1 of this statement, and complete Part VIII;							
	The amount on Line 13 is more than the amount on Line 14. Comple	ete the remaining j	parts of this state	ement.				

#### Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

		Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)	)(2)
16	Ente	r the amount from Line 12.	\$
17	Line debto paym debto	<b>ital adjustment.</b> If you checked the box at Line 2.c, enter on Line 17 the total of any income listed 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the pr's dependents. Specify in the lines below the basis for excluding the Column B income (such as ment of the spouse's tax liability or the spouse's support of persons other than the debtor or the pr's dependents) and the amount of income devoted to each purpose. If necessary, list additional extrements on a separate page. If you did not check box at Line 2.c, enter zero.	
	a.	\$	
	b.	\$	
	c.	\$	
	Tot	al and enter on Line 17.	\$
18	Curr	rent monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$
		Part V. CALCULATION OF DEDUCTIONS FROM INCOME	
		Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)	
19A	Natio	onal Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS onal Standards for Food, Clothing and Other Items for the applicable household size. (This informaticallable at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	

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19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members of and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.									
	Household members under 65 years of age			Household members 65 years of age or older						
	a1.	Allowance per member		a2.	Allowance p	per member				
	b1.	Number of members		b2.	Number of 1	nembers				
	c1.	Subtotal		c2.	Subtotal			\$		
20A	and I	al Standards: housing and util Utilities Standards; non-mortgas mation is available at www.usd	ge expenses for th	e appli	icable county a	and household si		\$		
20B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.									
202	a. IRS Housing and Utilities Standards; mortgage/				-					
	b. Average Monthly Payment for any debts secured b any, as stated in Line 42				our home, if	\$				
	c.	Net mortgage/rental expense				Subtract Line	o from Line a	\$		
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:									
	Loca	al Standards: transportation;	vehicle operation	ı/publi	ic transportat	tion expense. Yo	ou are entitled to	\$		
	an ex	spense allowance in this categor regardless of whether you use pro-	ry regardless of whull the state of which the state of th	hether on.	you pay the ex	spenses of opera	ting a vehicle			
22A	expe	ek the number of vehicles for whoses are included as a contribut					perating			
	☐ 0 ☐ 1 ☐ 2 or more.  If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards:  Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan									
	Statis	stical Area or Census Region. (*e bankruptcy court.)						\$		
22B	expe addit Tran	nl Standards: transportation; nses for a vehicle and also use pional deduction for your public sportation" amount from IRS L	oublic transportati transportation ex ocal Standards: T	on, and penses ranspo	d you contend , enter on Line rtation. (This	that you are enti 22B the "Public	tled to an			
	www	<u>usdoj.gov/ust/</u> or from the cler	k of the bankrupto	cy cour	rt.)			\$		

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23	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  1 2 or more.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards:  Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.						
	<ul> <li>a. IRS Transportation Standards, Ownership Costs</li> <li>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42</li> </ul>	\$					
	c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a	\$				
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Conclude the "2 or more" Box in Line 23.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRST Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the batthe total of the Average Monthly Payments for any debts secured by Vehic subtract Line b from Line a and enter the result in Line 24. Do not enter a	S Local Standards: ankruptcy court); enter in Line b ele 2, as stated in Line 42;					
	a. IRS Transportation Standards, Ownership Costs, Second Car	\$					
	Average Monthly Payment for any debts secured by Vehicle 2, as b. stated in Line 42	\$					
	c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a	\$				
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.						
26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.						
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.						
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.						
29	Other Necessary Expenses: education for employment or for a physica child. Enter the total average monthly amount that you actually expend for employment and for education that is required for a physically or mentally whom no public education providing similar services is available.	education that is a condition of	\$				
30	Other Necessary Expenses: childcare. Enter the total average monthly at on childcare — such as baby-sitting, day care, nursery and preschool. <b>Do r payments.</b>	• • •	\$				
31	Other Necessary Expenses: health care. Enter the total average monthly expend on health care that is required for the health and welfare of yoursel reimbursed by insurance or paid by a health savings account, and that is in Line 19B. Do not include payments for health insurance or health savings	f or your dependents, that is not excess of the amount entered in	\$				
32	Other Necessary Expenses: telecommunication services. Enter the total you actually pay for telecommunication services other than your basic hom service — such as pagers, call waiting, caller id, special long distance, or in necessary for your health and welfare or that of your dependents. <b>Do not in deducted.</b>	ne telephone and cell phone nternet service — to the extent	\$				
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.						

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**B22A** (Official Form 22A) (Chapter 7) (12/08)

		Subpart B: Additional Living E Note: Do not include any expenses that y		32		
	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.					
	a.	Health Insurance	\$			
24	b.	Disability Insurance	\$			
34	c.	Health Savings Account	\$			
	Tota	l and enter on Line 34			\$	
		ou do not actually expend this total amount, state your actually expend this total amount.	al total average monthly ex	penditures in		
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.					
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.					
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.					
38	you a secon <b>trust</b>	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.				
39	cloth Natio	itional food and clothing expense. Enter the total average naing expenses exceed the combined allowances for food and conal Standards, not to exceed 5% of those combined allowance. v.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Y tional amount claimed is reasonable and necessary.	clothing (apparel and service ces. (This information is available)	es) in the IRS ailable at	\$	
40		tinued charitable contributions. Enter the amount that you or financial instruments to a charitable organization as defin			\$	
41	Tota	al Additional Expense Deductions under § 707(b). Enter th	e total of Lines 34 through 4	40	Ф	

\$

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**B22A** (Official Form 22A) (Chapter 7) (12/08)

		S	ubpart C	: Deductions for De	bt Payment				
	<b>Future payments on secured claims.</b> For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.								
42		Name of Creditor Property		Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?			
	a.				\$	yes no			
	b.				\$	☐ yes ☐ no			
	c.			Total: Ad	d lines a, b and c.	yes no			
				Total: Au	d filles a, b and c.		\$		
	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.								
43		Name of Creditor		Property Securing t	he Debt	1/60th of the Cure Amount			
	a.					\$			
	b.					\$			
	c.					\$			
					Total: Ad	d lines a, b and c.	\$		
44	such	nents on prepetition priority cl as priority tax, child support and ruptcy filing. Do not include cu	alimony o	claims, for which you	were liable at the ti	me of your	\$		
	follo	pter 13 administrative expenses wing chart, multiply the amount in instrative expense.							
	a.	Projected average monthly cha	pter 13 pla	an payment.	\$				
45	b.	Current multiplier for your district as det schedules issued by the Executive Office Trustees. (This information is available a <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of court.)		for United States					
	c.	Average monthly administrativ case	e expense	of chapter 13	Total: Multiply Lin and b	es a	\$		
46	Tota	l Deductions for Debt Payment	Enter the	e total of Lines 42 th	rough 45.		\$		
		S	ubpart D	: Total Deductions f	rom Income				

Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.

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	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION									
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))		\$							
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))									
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the	result.	\$							
51	<b>60-month disposable income under § 707(b)(2).</b> Multiply the amount in Line 50 by the num enter the result.	ber 60 and	\$							
	Initial presumption determination. Check the applicable box and proceed as directed.									
	☐ The amount on Line 51 is less than \$6,575. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.									
52	☐ The amount set forth on Line 51 is more than \$10,950. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.									
	The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (Lines 53 though 55).									
53	Enter the amount of your total non-priority unsecured debt		\$							
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.									
	Secondary presumption determination. Check the applicable box and proceed as directed.									
55	☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.									
33	The amount on Line 51 is equal to or greater than the amount on Line 54. Check the arises" at the top of page 1 of this statement, and complete the verification in Part VIII. YOU.									
	Part VII. ADDITIONAL EXPENSE CLAIMS									
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, the and welfare of you and your family and that you contend should be an additional deduction from under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All average monthly expense for each item. Total the expenses.	om your curren	t monthly							
	Expense Description	Monthly A	mount							
56	a.	\$								
	b.	\$								
	c.	\$								
	Total: Add Lines a, b and c	\$								
	Part VIII. VERIFICATION									
	I declare under penalty of perjury that the information provided in this statement is true and co both debtors must sign.)	orrect. (If this a	ı joint case,							
57	Date: June 23, 2009 Signature: /s/ Gregory L Husser									
	Date: June 23, 2009 Signature: /s/ Cynthia E Husser									

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	tes Bankruptcy Co	ourt		***	
Norther	n District of Illino	is		Volu	intary Petition
Name of Debtor (if individual, enter Last, First, Midd Husser, Gregory L	le):	Name of Joint Deb	tor (Spouse) (Last, First, M ia E	fiddle):	
All Other Names used by the Debtor in the last 8 year (include married, maiden, and trade names):	S		sed by the Joint Debtor in all aiden, and trade names):  ers	the last 8 y	years
Last four digits of Soc. Sec. or Individual-Taxpayer I.I EIN (if more than one, state all): <b>3014</b>		Soc. Sec. or Individual-Taxone, state all): <b>3902</b>	payer I.D.	. (ITIN) No./Complete	
Street Address of Debtor (No. & Street, City, State & 582 U.S. Hwy. 52 Sublette, IL	Street Address of Jo 582 U.S. Hwy. Sublette, IL	oint Debtor (No. & Street, <b>52</b>	City, State	e & Zip Code):	
oublette, iL	ZIPCODE <b>61367</b>	Gubiette, iL		Z	IPCODE <b>61367</b>
County of Residence or of the Principal Place of Busin	ness:	County of Residence Lee	ce or of the Principal Place	of Busine	ess:
Mailing Address of Debtor (if different from street ad	dress)	Mailing Address of	Joint Debtor (if different	from stree	t address):
Г	ZIPCODE	ZIPCODE			
Location of Principal Assets of Business Debtor (if di	fferent from street address ab	ove):			
				Z	IPCODE
Type of Debtor (Form of Organization)	Nature of B (Check one	1 1 1			
(Check one box.)  ✓ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)	e as defined in 11	☐ Chapter 7 ☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding ☐ Chapter 12 ☐ Chapter 13 ☐ Recognition of a Foreign Nonmain Proceeding ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding ☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding ☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding ☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding ☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding ☐ Chapter 15 Petition for Recognition Office ☐ Chapter ☐ Chapter ☐ Chap			
	Clearing Bank Other			ature of D	Debts
	<u> </u>	pplicable.) organization under tates Code (the		theck one consumer U.S.C.	Debts box.)
Filing Fee (Check one box	Tax-Exempt (Check box, if a Debtor is a tax-exempt Title 26 of the United S Internal Revenue Code)	pplicable.) organization under tates Code (the	Debts are primarily debts, defined in 11 \$ 101(8) as "incurred individual primarily personal, family, or h	ature of D heck one consumer U.S.C. I by an for a nouse-	Debts box.)  Debts are primarily
Full Filing Fee attached  Filing Fee to be paid in installments (Applicable to attach signed application for the court's considerati is unable to pay fee except in installments. Rule 100 3A.	Tax-Exempt (Check box, if a Debtor is a tax-exempt Title 26 of the United S Internal Revenue Code) )  individuals only). Must on certifying that the debtor 06(b). See Official Form	pplicable.) organization under tates Code (the . Check one box: Debtor is a small Debtor is not a scheck if: Debtor's aggrega affiliates are less	Debts are primarily debts, defined in 11 \$ 101(8) as "incurred individual primarily personal, family, or hold purpose."  Chapter 11 De business debtor as defined mall business debtor as defined mall business debtor as defined than \$2,190,000.	ature of D theck one leconsumer U.S.C. I by an for a nouse- btors d in 11 U. fined in 11	Debts box.)  Debts are primarily business debts.  S.C. § 101(51D). U.S.C. § 101(51D).
Full Filing Fee attached  Filing Fee to be paid in installments (Applicable to attach signed application for the court's considerati is unable to pay fee except in installments. Rule 100	Tax-Exempt (Check box, if a Debtor is a tax-exempt Title 26 of the United S Internal Revenue Code)  individuals only). Must on certifying that the debtor 06(b). See Official Form	pplicable.) organization under tates Code (the .  Check one box: Debtor is a small Debtor is not a scenarios. Check if: Debtor's aggrega affiliates are less Check all applicab A plan is being f Acceptances of t	Debts are primarily debts, defined in 11 \$ 101(8) as "incurred individual primarily personal, family, or hold purpose."  Chapter 11 De business debtor as defined mall business debtor as defined mall business debtor as defined than \$2,190,000.	ature of D theck one between the consumer U.S.C. I by an for a nouse- btors  d in 11 U. fined in 11 d debts over the consumer that consumer the consumer the consumer the cons	Debts box.)  Debts are primarily business debts.  S.C. § 101(51D). U.S.C. § 101(51D).  wed to non-insiders or

attach signed application for the court's consideration. See Official Form 3B.  A plan is being filed with this petition  Acceptances of the plan were solicited prepetition creditors, in accordance with 11 U.S.C. § 1126(b).										
Statistical/Administrative Information  Debtor estimates that funds will be available for distribution to unsecured creditors.										
Debtor estimates that funds will be available for distribution to unsecured creditors.  Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.										
Estimated	d Number of	Creditors	П	П		П	П	П		
1-49	50-99	100-199	200-999	1.000-	5.001-	10.001-	25,001-	50.001-	Over	
-				5,000	10,000	25,000	50,000	100,000	100,000	
Estimated	d Assets	,								
		$\checkmark$								
\$0 to	\$50,001 to	\$100,001 to	\$500,001 to	\$1,000,001 to	\$10,000,001	\$50,000,001 to	\$100,000,001	\$500,000,001	More than	
\$50,000	\$100,000	\$500,000	\$1 million	\$10 million	to \$50 million	\$100 million	to \$500 million	to \$1 billion	\$1 billion	
Estimated	d Liabilities									
			$\checkmark$							
\$0 to	\$50,001 to	\$100,001 to	\$500,001 to	\$1,000,001 to	\$10,000,001	\$50,000,001 to	\$100,000,001	\$500,000,001	More than	
\$50,000	\$100,000	\$500,000	\$1 million	\$10 million	to \$50 million	\$100 million	to \$500 million	to \$1 billion	\$1 billion	

Location Where Filed: <b>None</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	· Affiliate of this Debtor (If mo	re than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	(To be completed whose debts are properties I, the attorney for the petitioner restant I have informed the petition chapter 7, 11, 12, or 13 of the explained the relief available until the state of the complex of the	khibit B  if debtor is an individual imarily consumer debts.)  named in the foregoing petition, declare her that [he or she] may proceed under le 11, United States Code, and have der each such chapter. I further certify the notice required by § 342(b) of the
	X /s/ David M. Kaleel	6/23/09
	Signature of Attorney for Debtor(s)	Date
☐ Yes, and Exhibit C is attached and made a part of this petition.  ✓ No  Exhi  (To be completed by every individual debtor. If a joint petition is filed, e  ✓ Exhibit D completed and signed by the debtor is attached and manual complete the debtor is attached and manual complete the debtor is attached.		ch a separate Exhibit D.)
If this is a joint petition:		
Exhibit D also completed and signed by the joint debtor is attach	ned a made a part of this petition.	
	0 days than in any other District.	·
Debtor is a debtor in a foreign proceeding and has its principal plor has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg	lace of business or principal assets but is a defendant in an action or pro	in the United States in this District, occeding [in a federal or state court]
Certification by a Debtor Who Reside	es as a Tenant of Residential l	Property
	olicable boxes.)	-
(Name of landlord or less	or that obtained judgment)	
(Address of lar	ndlord or lessor)	

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
 Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Case 09-72602 B1 (Official Form 1) (1/08)

filing of the petition.

(This page must be completed and filed in every case)

**Voluntary Petition** 

Doc 1

Filed 06/23/09

Document

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Husser, Gregory L & Husser, Cynthia E

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Name of Debtor(s):

Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)

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Page 2

### Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Husser, Gregory L & Husser, Cynthia E

#### Signatures

#### $Signature(s) \ of \ Debtor(s) \ (Individual/Joint)$

Doc 1

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Gregory L Husser

Signature of Debtor

**Gregory L Husser** 

X /s/ Cynthia E Husser

Signature of Joint Debtor

Cynthia E Husser

Telephone Number (If not represented by attorney)

June 23, 2009

Date

#### Signature of Attorney\*



Signature of Attorney for Debtor(s)

David M. Kaleel David M. Kaleel 61342-1653

daveyk@mtco.com

#### June 23, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Au	thorized Individua	ւլ	
Printed Name o	f Authorized Indiv	vidual	
Title of Authori	zed Individual		

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

signature of	Foreign Represe	ntative	
rinted Name	of Foreign Rep	resentative	

#### **Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Date

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address		

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 09-72602 B1D (Official Form 1, Exhibit D) (12/08)

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**United States Bankruptcy Court Northern District of Illinois** 

IN RE:		Case No
Husser, Gregory L		Chapter 7
	Debtor(s)	•

#### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by
the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in
performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the
certificate and a copy of any debt repayment plan developed through the agency.

2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by
the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in
performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file
a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through
the agency no later than 15 days after your bankruptcy case is filed.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the	five
days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counse	eling
requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]	

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

······································
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Gregory L Husser	

Date: June 23, 2009

Case 09-72602 [B1D (Official Form 1, Exhibit D) (12/08)

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Debtor(s)

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IN RE:	Case No
Husser, Cynthia E	Chapter 7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by
the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in
performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the
certificate and a copy of any debt repayment plan developed through the agency.

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.* 

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

counseling streeting.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, t participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Cynthia E Husser

Date: June 23, 2009

B6 Summary (Case 09-72602<sub>/07)</sub> Doc 1

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**Northern District of Illinois** 

IN RE:	Case No
Husser, Gregory L & Husser, Cynthia E	Chapter 7
Debtor(s)	•

#### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 276,000.00		
B - Personal Property	Yes	3	\$ 10,500.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 356,000.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		\$ 523,726.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 4,538.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 6,097.00
	TOTAL	19	\$ 286,500.00	\$ 879,726.00	

Form 6 - Statistical Summary (12/07)

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nited States	Bankri	uptcy	Court
Northern D	istrict (	of Illi	nois

IN RE:	Case No
Husser, Gregory L & Husser, Cynthia E	Chapter 7
Debtor(s)	<u> </u>

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$ 4,538.00
Average Expenses (from Schedule J, Line 18)	\$ 6,097.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 4,538.00

#### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 90,000.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 523,726.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 613,726.00

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Case No.

Debtor(s)

(If known)

Desc Main

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTORS INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
14 acres with pond - lake property - located in Ophir Township, Mendota, IL		J	136,000.00	136,000.00
Home located at 582 U.S. Hwy. 52, Sublette, IL 61367	Fee Simple	J	140,000.00	120,000.00

TOTAL

276,000.00

(Report also on Summary of Schedules)

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Debtor(s)

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Case No. (If known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	X			
2.	Checking, savings or other financial accounts, certificates of deposit or		Checking account at Community State Bank	J	100.00
	shares in banks, savings and loan,		Checking account at U.S. Bank	J	200.00
	thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Savings account at Eureka Savings Bank	J	100.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Misc. furniture and appliances	J	500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Personal effects	J	200.00
7.	Furs and jewelry.		Misc. jewelry	J	200.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			

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# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and		1994 Ford Tempo	J	200.00
	other vehicles and accessories.		2003 Ford Truck	J	1,500.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
	Machinery, fixtures, equipment, and supplies used in business.	X			
	Inventory.	X			
31.	Animals.	X			

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# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

<ul> <li>33. Farming equipment and implements.</li> <li>34. Farm supplies, chemicals, and feed.</li> <li>35. Other personal property of any kind not already listed. Itemize.</li> </ul>	X	DX 40 tractor and attachments, '74 Mac grain truck, 35 foot trailer, Dairy Kool tank and compressor  Misc. tools of the trade including ladders, saws, hammers, misc. hand tools	J	6,000.00 1,500.00
TYPE OF PROPERTY  32. Crops - growing or harvested. Give particulars.	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION

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#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			EXEMPTIONS
Home located at 582 U.S. Hwy. 52, Sublette, IL 61367	735 ILCS 5 §12-901	30,000.00	140,000.00
SCHEDULE B - PERSONAL PROPERTY			
Checking account at Community State Bank	735 ILCS 5 §12-1001(b)	100.00	100.00
Checking account at U.S. Bank	735 ILCS 5 §12-1001(b)	200.00	200.00
Savings account at Eureka Savings Bank	735 ILCS 5 §12-1001(b)	100.00	100.00
Misc. furniture and appliances	735 ILCS 5 §12-1001(b)	500.00	500.00
Personal effects	735 ILCS 5 §12-1001(a)	200.00	200.00
Misc. jewelry	735 ILCS 5 §12-1001(b)	200.00	200.00
1994 Ford Tempo	735 ILCS 5 §12-1001(c)	200.00	200.00
2003 Ford Truck	735 ILCS 5 §12-1001(c)	1,500.00	1,500.00
DX 40 tractor and attachments, '74 Mac grain truck, 35 foot trailer, Dairy Kool tank and compressor	735 ILCS 5 §12-1001(b)	6,000.00	6,000.00
Misc. tools of the trade including ladders, saws, hammers, misc. hand tools	735 ILCS 5 §§12-1001(h)(1), (i)	1,500.00	1,500.00

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#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.		J	14 acres with pond	T			136,000.00	
Community State Bank C/O Louis Pignatelli 102 E. Rt. 30 Rock Falls, IL 61071			VALUE \$ 136,000.00					
ACCOUNT NO.		J	35 foot gooseneck trailer and Dairy Kool	+	$\vdash$		100,000.00	90,000.00
Community State Bank C/O Louis Pignatelli 102 E Rt. 30 Rock Falls, IL 61071			tank VALUE \$ 10,000.00				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
ACCOUNT NO.		J	home located at 582 U.S. Hwy. 52,	T	Г		120,000.00	
Eureka Savings Bank P O Box 709 Mendota, IL 61342			Sublette, IL 61367					
			VALUE \$ 140,000.00					
ACCOUNT NO.			VALUE \$					
<b>0</b> continuation sheets attached			(Total of th		otota		\$ 356,000.00	\$ 90,000.00
					Tota		. 050 000 00	. 00 000 00

Total (Use only on last page)

(Report also on Summary of Schedules.)

356,000.00

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

90,000.00

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#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **✓** Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors

of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol,

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

a drug, or another substance. 11 U.S.C. § 507(a)(10).

Claims for Death or Personal Injury While Debtor Was Intoxicated

<sup>1</sup> continuation sheets attached

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#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

#### **Domestic Support Obligations** (Type of Priority for Claims Listed on This Sheet)

(Type of Priority for Claims Listed on This Sheet)										
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	
ACCOUNT NO.		J	child support		H					
Carol Husser 933 Arvel Circle Sycamore, IL 61078							0.00			
ACCOUNT NO.							0.00			
ACCOUNT NO.										
ACCOUNT NO.	 									
ACCOUNT NO.										
ACCOUNTION.										
ACCOUNT NO.										
Sheet no. 1 of 1 continuation sheet Schedule of Creditors Holding Unsecured Priority	s att	ached aims	to (Totals of t			e)	\$	\$	\$	
(Use only on last page of the com	plet	ed Scl	nedule E. Report also on the Summary of Sc	hedu	ıles	s.)	\$			
(U: report also on th	se oi	nly on	last page of the completed Schedule E. If an al Summary of Certain Liabilities and Relat	plic	Tot abl ata	le,		\$	\$	

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#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

	_						
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		J	utilities	П			
AFNI P O Box 3097 Bloomington, IL 61702							150.00
ACCOUNT NO.	$\vdash$	J	purchases	$\parallel$	$\exists$		100.00
American Bankruptcy Dept P O Box 182125 Columbus, OH 43218	-						2,170.00
ACCOUNT NO.		J	veterinary bill	П	$\exists$		
Ashton Veterinary Clinic P O Box 307, 705 Main St Ashton, IL 61006	-						2,453.00
ACCOUNT NO.	T	J	repair work	П		П	·
Attigs Repair, Inc 28046 1250 East St Walnut, IL 61376							753.00
_		<u> </u>		Subt		- 1	
6 continuation sheets attached			(Total of th		age Tota	- t	\$ 5,526.00
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			the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Related				\$

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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		J	feed & supplies	Н		H	
Becker Grain & Feed P O Box 409 LaMoille, IL 61330							2,586.00
ACCOUNT NO.		J	property rental	Н		$\dashv$	2,360.00
Berkley Vacation Resorts 3015 N Ocean Blvd Fort Lauderdale, FL 33308			property remai				10,000.00
ACCOUNT NO.		J	purchases	H		H	
Capital One P O Box 6492 Carol Stream, IL 60197							1,196.00
ACCOUNT NO.		J	purchases	H			1,130.00
Capital One P O Box 30281 Salt Lake City, UT 84130							723.00
ACCOUNT NO.		J	farming/supplies	Н		$\dashv$	723.00
Chad Cherry 25671 2830 E St LaMoille, IL 61330			танны <u>я</u> саррнос				
ACCOUNT NO.		J	farming/supplies	H		$\Box$	4,000.00
Charlie Cherry 27224 2600 N St LaMoille, IL 61330			таннізуваррнов				
	L	_		Н		$\sqcup$	4,000.00
ACCOUNT NO.  Chase Bank One Card Serv. 800 Brookside Blvd. Westerville, OH 43081		J	purchases				0.000.00
Sheet no. 1 of 6 continuation sheets attached to	L			Sub	tots		9,200.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	iis p T t als tatis	age Fota o o tica	e) al n al	\$ <b>31,705.00</b>

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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		J	small claims suit				
Collection Professionals C/O Robert Steele P O Box 517 LaSalle, IL 61301	_						1,103.00
ACCOUNT NO.		J	For dairy farm debt				
Community State Bank 1325 17th St Fulton, IL 61252							230,000.00
ACCOUNT NO.		J	farming/supplies	t			200,000.00
Cow Valley Farms 25671 2830 E St LaMoille, IL 61330							4,000.00
ACCOUNT NO.	-	J	feed & supplies				4,000.00
DeKalb Feeds P O Box 111, 105 Dixon Ave Rock Falls, IL 61071							15,670.00
ACCOUNT NO.		J	utilities	$\vdash$		$\vdash$	13,070.00
Dish Newtwork C/O Anderson Financial P O Box 3097 Bloomington, IL 61702-3097							148.00
ACCOUNT NO.		J	supplies/farming				
Donnie Althaus 62 Henkel Rd Sublette, IL 61367							20,000.00
ACCOUNT NO.		J	supplies			H	20,000.00
Excel Dairy P O Box 299, 145 Stephenson Cedarville, IL 61013	-						<b>-</b> 40 55
Sharan 2.6 6 2 2 1 4 2 1 1				C- 1	<u> </u>	니	712.00
Sheet no. <b>2</b> of <b>6</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	Sub iis p			\$ 271,633.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tic	n al	\$

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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		J	purchases	Н		H	
Excel Dairy Systems C/O Credot Bureau Centre 1804 10th St Monroe, WI 53566							712.00
ACCOUNT NO.		J	repair work	П		Ħ	
Fisch Motors P O Box 547 Walnut, IL 61376			•				260.00
ACCOUNT NO.		J	09 SC 11 - bill	T		H	
Fritz & Elmore C/O Wimbiscus Law Firm 102 E St Paul St Spring Valley, IL 61362							5,434.00
ACCOUNT NO.		J	guarantee program				
IL Finance Authority 2 Prudential Plaza 180 N. Stetson, Ste. 2555 Chicago, IL 60601							100,000.00
ACCOUNT NO.		J	medical bills	Н			100,000.00
II Valley Comm. Hospital C/O Collection Professionals 723 1st St LaSalle, IL 61301							578.00
ACCOUNT NO.		J	supplies	H			070.00
Jones & Coontz P O Box 111, 105 Dixon Ave Rock Falls, IL 61071							4,643.00
ACCOUNT NO.	$\vdash$	J	hay/supplies	Н		$\dashv$	7,043.00
Kendall Guither 17935 2900 N. Ave Walnut, IL 61376							07 500 00
Sheet no. <b>3</b> of <b>6</b> continuation sheets attached to				Sub	tots		27,500.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the S	iis p T t als	age Tota o o	e) al n	\$ 139,127.00
			Summary of Certain Liabilities and Relate				\$

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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		J	repair work				
Kurt Geldean 17935 1200 E St Walnut, IL 61376			Topali IIO.				1 102 00
A CCOLINE NO		J	supplies	$\perp$			1,102.00
ACCOUNT NO.  Manlius Oil P O Box 325  Manlius, IL 61338		J	Supplies				7,111.00
ACCOUNT NO.		J	repair work				7,111100
Merema Bros 2900 Waller Rd P O Box 270 Fulton, IL 61252							425.00
ACCOUNT NO.		J	supplies				120.00
Michlig Agricenter P O Box 347 Manlius, IL 61338							14,779.00
ACCOUNT NO.		J	veterinary bills	$\vdash$			14,773.00
Milledgeville Vet. Clinic C/O RRCA Acct. 201 E. 3rd St Sterling, IL 61081	-						4,881.00
ACCOUNT NO.		J	supplies/veterinary bill	$\vdash$			4,001100
Milledgeville Veterinary Clinic 687 W 8th St P O Box 100 Milledgeville, IL 61051							5,064.00
ACCOUNT NO.	H	J	utilities			H	2,2300
Nicor Gas P O Box 8350 Aurora, IL 60507	1						4/
Sheet no. 4 of 6 continuation sheets attached to				Sub	tot:	L al	417.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	nis p T t als tatis	age Fota o o	e) al on al	\$ <b>33,779.00</b>

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Debtor(s)

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(If known)

		((	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		J	purchases	H		H	
NOC Fin P O Box 15636 Wilmington, DE 19850							170.00
ACCOUNT NO.		J	insurance	$\vdash$		$\dashv$	170.00
Progressive Ins. C/O NCO Financial P O Box 41466 Philadelphia, PA 19101			msurance				170.00
ACCOUNT NO.		J	feed/supplies			H	170.00
River Bend Transport 7305 IL Hwy 26 Princeton, IL 61356							299.00
ACCOUNT NO.		J	supplies			Н	299.00
Rock River Dairy 18076 Lincoln Rd Morrison, IL 61270							24 000 00
ACCOUNT NO.		J	supplies			$\dashv$	24,000.00
Scharine Group N 4213 Scharine Rd Whitewater, WI 53190			очернос -				8 000 00
ACCOUNT NO.		J	repair work			$\dashv$	8,000.00
Stoller Int'l Inc. 1920 E St Rt 18 Streator, IL 61364	-						
ACCOUNT NO		J	feed	H		$\dashv$	158.00
ACCOUNT NO.  Tri-Con Materials P O Box 304 Princeton, IL 61356		, <b>,</b>	ileeu				4 445 00
Sheet no. <b>5</b> of <b>6</b> continuation sheets attached to	<u> </u>	<u> </u>		L Sub	tota		1,115.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	is p T t als tatis	age Tota o o tica	e) al n al	\$ <b>33,912.00</b>

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#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		J	medical bills	$\dagger$	M	H	
University Of Iowa Health Care 2100 University Capitl Centre Iowa City, IA 52242							205.00
ACCOLINE NO	-	J	purchases	╁	H	$\dashv$	895.00
ACCOUNT NO.  Us Bank P O Box 790408 St Louis, MO 63179			purchases				2,295.00
ACCOUNT NO.	<del> </del>	J	phone bill	+	H	H	2,295.00
Verizon South Inc 500 Technology Dr Weldon Spring, MO 63304							313.00
ACCOUNT NO.		J	repair work	$\dagger$	H	H	313.00
Walnut Ford Center 401 E North St Walnut, IL 61376							
				+	H	$\dashv$	265.00
ACCOUNT NO.  Walnut Ford Center C/O RRCA Acct 201 E. 3rd St Sterling, IL 61081		J	repair work				265.00
ACCOUNT NO.		J	suppplies	+		Н	203.00
Walnut Hardware P O Box 267 Walnut, IL 61376							
							4,011.00
ACCOUNT NO.							
Sheet no. 6 of 6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub			\$ 8,044.00
Schedule of Creditors riolding Unsecured Nonpriority Claims			(Total of t (Use only on last page of the completed Schedule F. Repo the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relat	rt als Statis	Tota so o	al n	\$ 523,726.00

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Debtor(s)

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTERES STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
kswagon Credit Box 17497 timore, MD 21297	'06 Volkswagon Passat

вы (Official Case) 09,72602	Doc 1	Filed 06/23/09	Entered 06/23/09 17:23:23	Desc Main	
5011 (Official 1 01111 011) (12/07)		Document	Page 32 of 48		
IN RE Husser Gregory I & Hus	ser Cynth		Case No.		

(If known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

(If known)

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Debtor(s)

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#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status		DEPENDENTS (	OF DEBTOR AND	SPOUSE			
Married		RELATIONSHIP(S): Son Daughter Son				AGE(S): 6 11 mo. 8	
EMPLOYMENT.		DEDTAD			POLICE		
EMPLOYMENT:		DEBTOR		2	SPOUSE		
Occupation	Jordin Buildi	-					
Name of Employer	Self 5 months	U	nemployed				
How long employed Address of Employer	5 monuis						
Address of Employer	Sublette, IL 6	61367					
INCOME: (Estime	eta of average o	or projected monthly income at time case filed)	`		DEBTOR		SPOUSE
		alary, and commissions (prorate if not paid mo		\$	DEDION	¢	SLOOPE
2. Estimated month		ally, and commissions (profate if not paid mo	muny)	\$		Φ	
	ly Overtime			<u>Ψ</u>	0.00	Φ	0.00
3. SUBTOTAL	, pediction	ATO.		\$	0.00	\$	0.00
<ol> <li>LESS PAYROLI         <ul> <li>a. Payroll taxes at</li> </ul> </li> </ol>				¢		Φ	
b. Insurance	ild Social Securi	ity		\$		\$	
c. Union dues				\$		\$	
d. Other (specify)	)			\$		\$	
W. 5 (A. F. 1. 2)				\$		\$	
5. SUBTOTAL OI	F PAYROLL Γ	DEDUCTIONS		\$	0.00	\$	0.00
6. TOTAL NET M	IONTHLY TA	KE HOME PAY		\$	0.00	\$	0.00
7. Regular income :	from operation	of business or profession or farm (attach detai	iled statement)	\$	4,000.00	\$	
8. Income from real		r	,			\$	
9. Interest and divid				\$		\$	
		ort payments payable to the debtor for the deb	otor's use or				
that of dependents l				\$		\$	538.00
11. Social Security				ф		Φ	
(Specify)				\$		\$	
12. Pension or retire	ement income			\$ ——		Φ	
13. Other monthly i				Ψ		Ψ	
				\$		\$	
				\$		\$	
				\$		\$	
14. SUBTOTAL C	)F LINES 7 TF	HROUGH 13		\$	4,000.00	\$	538.00
15. AVERAGE M	ONTHLY INC	COME (Add amounts shown on lines 6 and 14	4)	\$	4,000.00	\$	538.00
16 COMBINED /	AVERAGE MO	ONTHLY INCOME: (Combine column total	ls from line 15:				
		otal reported on line 15)	is from thie 15,		\$	4.538.00	)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

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6,097.00

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#### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	785.00
a. Are real estate taxes included? Yes No ✓		
b. Is property insurance included? Yes No ✓		
2. Utilities:		
a. Electricity and heating fuel	\$	100.00
b. Water and sewer	\$	
c. Telephone	\$	50.00
d. Other Cable Bill	\$	100.00
	\$	
3. Home maintenance (repairs and upkeep)	\$	
4. Food	\$	300.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	100.00
8. Transportation (not including car payments)	\$	100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	79.00
b. Life	\$	
c. Health	\$	700.00
d. Auto	\$	100.00
e. Other	\$	
	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) Real Estate	\$	567.00
	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan	)	
a. Auto	\$	500.00
b. Other	\$	
	\$	
14. Alimony, maintenance, and support paid to others	\$	516.00
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	2,000.00
17. Other	\$	
	\$	
	\$	

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:

#### 20. STATEMENT OF MONTHLY NET INCOME

applicable, on the Statistical Summary of Certain Liabilities and Related Data.

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None

a. Average monthly income from Line 15 of Schedule I	\$ 4,538.00
b. Average monthly expenses from Line 18 above	\$ 6,097.00
c. Monthly net income (a. minus b.)	\$ -1.559.00

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(Print or type name of individual signing on behalf of debtor)

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Debtor(s)

Case No.

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **21** sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: June 23, 2009 Signature: /s/ Gregory L Husser Debtor **Gregory L Husser** Date: June 23, 2009 Signature: /s/ Cynthia E Husser (Joint Debtor, if any) Cvnthia E Husser [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP I, the (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature:

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

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IN RE:	Case No Chapter <b>7</b>							
Husser, Gregory L & Husser, Cynthia E								
Debtor(s)								
BUSINESS INCOME AND EXPENS	SES							
FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (Note: ONLY INCLUI operation.)	<u>DE</u> information directly	related to	the business					
PART A - GROSS BUSINESS INCOME FOR THE PREVIOUS 12 MONTHS:								
1. Gross Income For 12 Months Prior to Filing:	\$	_						
PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:								
2. Gross Monthly Income:		\$	4,000.00					
PART C - ESTIMATED FUTURE MONTHLY EXPENSES:								
<ol> <li>Net Employee Payroll (Other Than Debtor)</li> <li>Payroll Taxes</li> <li>Unemployment Taxes</li> <li>Worker's Compensation</li> <li>Other Taxes</li> <li>Inventory Purchases (Including raw materials)</li> <li>Purchase of Feed/Fertilizer/Seed/Spray</li> <li>Rent (Other than debtor's principal residence)</li> <li>Utilities</li> <li>Office Expenses and Supplies</li> <li>Repairs and Maintenance</li> <li>Vehicle Expenses</li> <li>Travel and Entertainment</li> <li>Equipment Rental and Leases</li> <li>Legal/Accounting/Other Professional Fees</li> <li>Insurance</li> <li>Employee Benefits (e.g., pension, medical, etc.)</li> <li>Payments to be Made Directly by Debtor to Secured Creditors for Pre-Petition Business Debts (Specify):</li> </ol>	\$	00 						
21. Other (Specify):	\$							
22. Total Monthly Expenses (Add items 3-21)		\$	2,000.00					
PART D - ESTIMATED AVERAGE <u>NET</u> MONTHLY INCOME								

2,000.00

23. **AVERAGE NET MONTHLY INCOME** (Subtract Item 22 from Item 2)

Desc Main

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Northern District of Illinois

IN RE:	Case No
Husser, Gregory L & Husser, Cynthia E	Chapter 7
Debtor(s)	

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE 0.00 2007 \$49.283.00 2008 \$0.00 (loss on dairy business)

earnings to date \$5,000.00

#### 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None	preceding the commencement of \$5,475. If the debtor is an individual obligation or as part of an alternative of the state	rimarily consumer debts: List ea f the case unless the aggregate vidual, indicate with an asterisk (tive repayment schedule under a per chapter 13 must include payment	ach payment or other transfer to any creditor myalue of all property that constitutes or is affect*) any payments that were made to a creditor oplan by an approved nonprofit budgeting and creents and other transfers by either or both spouse	ted by such transfer is less than n account of a domestic support edit counseling agency. (Married
None		ed debtors filing under chapter 1	tely preceding the commencement of this case 2 or chapter 13 must include payments by eithe int petition is not filed.)	
4. Sui	its and administrative proceeding	ngs, executions, garnishments a	and attachments	
None		ors filing under chapter 12 or cha	otor is or was a party within <b>one year</b> immedia apter 13 must include information concerning e a joint petition is not filed.)	
AND	TION OF SUIT CASE NUMBER & Elmore - 09 SC 11	NATURE OF PROCEEDING Small claims	COURT OR AGENCY AND LOCATION 13th Judicial, Bureau County, Princeton, IL	STATUS OR DISPOSITION pending
Greg Dairy Cynt	ection Professionals vs. Jory L. Husser d/b/a Husser / hia Husser d/b/a Husser / - 09 SC 265	small claims	15th Judicial, Lee County	pending
Falls	munity State Bank of Rock vs. Gregory L. Husser & hia E. Husser - 09 CH 338		13th Judicial Circuit, LaSalle County	pending
None	the commencement of this case.	(Married debtors filing under cl	ed under any legal or equitable process within chapter 12 or chapter 13 must include information as spouses are separated and a joint petition is no	on concerning property of either

#### 5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> DATE OF REPOSSESSION, FORECLOSURE SALE.

NAME AND ADDRESS OF CREDITOR OR SELLER **Doug Broer** 

TRANSFER OR RETURN

OF PROPERTY 15 acre dairy farm real estate returned to

DESCRIPTION AND VALUE

Doug Broer in August '08 - debtors were purchasing property on contract

## 6. Assignments and receiverships

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a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

		06/23/09 cument	Entered 06/23/09 Page 39 of 48	17:23:23	Desc Main
8. Lo			9		
None	List all losses from fire, theft, other casualty or gamb commencement of this case. (Married debtors filing a joint petition is filed, unless the spouses are separate	under chapter	12 or chapter 13 must include		
9. Pa	yments related to debt counseling or bankruptcy				
None	List all payments made or property transferred by or consolidation, relief under bankruptcy law or prepara of this case.				
Davi	E AND ADDRESS OF PAYEE d M. Kaleel		AYMENT, NAME OF OTHER THAN DEBTOR	AMOUNT C	F MONEY OR DESCRIPTION AND VALUE OF PROPERTY 850.00
Cou	seling				50.00
<b>10.</b> O	ther transfers				
None	a. List all other property, other than property transfers absolutely or as security within <b>two years</b> immediate chapter 13 must include transfers by either or both spetition is not filed.)	ely preceding t	he commencement of this case	e. (Married d	ebtors filing under chapter 12 or
None	b. List all property transferred by the debtor within <b>ten</b> device of which the debtor is a beneficiary.	years immedia	ately preceding the commencer	ment of this ca	se to a self-settled trust or similar
11. C	losed financial accounts				
	transferred within <b>one year</b> immediately preceding certificates of deposit, or other instruments; shares a brokerage houses and other financial institutions. (Maccounts or instruments held by or for either or both petition is not filed.)	nd share accou Iarried debtors spouses wheth	nts held in banks, credit union filing under chapter 12 or chapter	ns, pension functions, pension functions, pension function functions, pension function functions, pension function function function function function function funct	ands, cooperatives, associations, include information concerning
	E AND ADDRESS OF INSTITUTION ens State Bank		INT OF FINAL BALANCE	OR CLOSIN \$400.00 or	1G
12. S	afe deposit boxes				
	List each safe deposit or other box or depository in w preceding the commencement of this case. (Married of both spouses whether or not a joint petition is filed, to	lebtors filing u	nder chapter 12 or chapter 13	must include	boxes or depositories of either or
13. S	etoffs				
	List all setoffs made by any creditor, including a bank case. (Married debtors filing under chapter 12 or cha petition is filed, unless the spouses are separated and	pter 13 must in	nclude information concerning		
14. P	roperty held for another person				
None	List all property owned by another person that the de	ebtor holds or c	ontrols.		
	E AND ADDRESS OF OWNER Bodmer	1975 Motor	ON AND VALUE OF PROPE home owned by Eric Bod ebtor's shed logsplitter &	mer	CATION OF PROPERTY
Bill E	Bodmer				60 Fireturck owned by Bill dmer stored in shed
Terry	Zinke				se beanhead owned by ry Zinke stored in shed

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4 =	ъ.			
15.	Prior	address	of	debtor

None If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** 6751 IL Hwy., Tampico, IL NAME USED

DATES OF OCCUPANCY

same

#### 16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-

SECURITY OR OTHER

**INDIVIDUAL** 

**BEGINNING AND** TAXPAYER-I.D. NO. NATURE OF (ITIN)/COMPLETE EIN ADDRESS **BUSINESS ENDING DATES** 3014 **Dairy farm** 6/05 to 6/08

3014 Husser Grain Bldg. Construction 01/09

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 $\checkmark$ 

NAME

**Husser Dairy** 

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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

10	Rooks	records an	d financial	statements
IY.	BOOKS.	records an	a iinancia	i statements

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

#### DATES SERVICES RENDERED

## Farm Bureau/Farm Management Ottawa, IL

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

 $\checkmark$ 

d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of the case by the debtor.

#### 20. Inventories

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

# $\checkmark$

#### 21. Current Partners, Officers, Directors and Shareholders

 $\checkmark$ 

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

#### 22. Former partners, officers, directors and shareholders

 $\checkmark$ 

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

## 23. Withdrawals from a partnership or distributions by a corporation

 $\checkmark$ case.

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this

#### 24. Tax Consolidation Group

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

### 25. Pension Funds.

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

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[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: <b>June 23, 2009</b>	Signature /s/ Gregory L Husser of Debtor	Gregory L Husse
Date: <b>June 23, 2009</b>	Signature /s/ Cynthia E Husser of Joint Debtor (if any)	Cynthia E Husse
	<b>0</b> continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

 $Case~09\text{-}72602~~Doc~1\\ \text{B8 (Official Form 8) (12/08)}$ 

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**Northern District of Illinois** 

IN RE:			Case No.
Husser, Gregory L & Husser, Cynthia E		Chapter 7	
	Debtor(s)		
CHAPTER 7 I	NDIVIDUAL DEBTO	OR'S STATEMENT (	OF INTENTION
<b>PART A</b> – Debts secured by property of estate. Attach additional pages if necessa		e fully completed for <b>EA</b>	CH debt which is secured by property of the
Property No. 1			
Creditor's Name: Community State Bank		Describe Property Se 14 acres with pond -	ecuring Debt: lake property - located in Ophir Townsh
Property will be (check one):  ✓ Surrendered ☐ Retained			
If retaining the property, I intend to (che Redeem the property Reaffirm the debt Other. Explain	ck at least one):	(for example)	mple, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):  Claimed as exempt  Not claime	d as exempt		
Property No. 2 (if necessary)		]	
Creditor's Name: Community State Bank		Describe Property Securing Debt: DX 40 tractor and attachments, '74 Mac grain truck, 35 foot to	
Property will be (check one):  ✓ Surrendered ☐ Retained			
If retaining the property, I intend to (che Redeem the property Reaffirm the debt Other. Explain	ck at least one):	(for exa	mple, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):  ✓ Claimed as exempt ☐ Not claime	d as exempt		
<b>PART B</b> – Personal property subject to un additional pages if necessary.)	expired leases. (All three o	columns of Part B must b	e completed for each unexpired lease. Attach
Property No. 1			
Lessor's Name:  Volkswagon Credit  Describe Leased '06 Volkswagon			Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ✓ No
Property No. 2 (if necessary)			
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  Yes No
1 continuation sheets attached (if any)			
I declare under penalty of perjury that personal property subject to an unexpi		intention as to any pro	perty of my estate securing a debt and/or
Date: June 23, 2009	/s/ Gregory L Husse Signature of Debtor	er	

/s/ Cynthia E Husser Signature of Joint Debtor Case 09-72602 Doc 1 Filed 06/23/09 Entered 06/23/09 17:23:23 Desc Main B8 (Official Form 8) (12/08) Document Page 44 of 48

# CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

# **PART A** – Continuation

Continuation sheet \_\_\_1 of \_\_\_1

Property No. 3			
Creditor's Name: Eureka Savings Bank		Describe Property Secur Home located at 582 U.S	ring Debt: 5. Hwy. 52, Sublette, IL 61367
Property will be (check one):  Surrendered Retained			
If retaining the property, I intend to (check at Redeem the property Reaffirm the debt Other. Explain		(for example	e, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):  Claimed as exempt Not claimed as exempt	xempt		
Property No.			
Creditor's Name:		Describe Property Secur	ing Debt:
Property will be (check one):  Surrendered Retained		I	
If retaining the property, I intend to (check at Redeem the property Reaffirm the debt Other. Explain	least one):	(for example, avoid lien using 11 U.S.C. § 522(f))	
Property is (check one):  Claimed as exempt Not claimed as e	xempt		
Property No.			
Creditor's Name:		Describe Property Securing Debt:	
Property will be (check one):  Surrendered Retained			
If retaining the property, I intend to (check at Redeem the property Reaffirm the debt Other. Explain	least one):	(for example	e, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): ☐ Claimed as exempt ☐ Not claimed as e	xempt		
PART B – Continuation			
Property No.			
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  Yes No
Property No.	]		
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ Yes ☐ No
	•		•

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IN RE:

Husser, Gregory L & Husser, Cynthia E

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

Number of Creditors \_\_\_\_\_51

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: June 23, 2009

/s/ Gregory L Husser

Debtor

/s/ Cynthia E Husser

Joint Debtor

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Husser, Gregory L 582 U.S. Hwy. 52 Sublette, IL 61367 Document Pa Capital One P O Box 30281 Salt Lake City, UT 84130

DeKalb Feeds P O Box 111, 105 Dixon Ave Rock Falls, IL 61071

Husser, Cynthia E 582 U.S. Hwy. 52 Sublette, IL 61367 Carol Husser 933 Arvel Circle Sycamore, IL 61078 Dish Newtwork C/O Anderson Financial P O Box 3097 Bloomington, IL 61702-3097

David M. Kaleel 61342-1653 Chad Cherry 25671 2830 E St LaMoille, IL 61330

Donnie Althaus 62 Henkel Rd Sublette, IL 61367

AFNI P O Box 3097 Bloomington, IL 61702 Charlie Cherry 27224 2600 N St LaMoille, IL 61330 Eureka Savings Bank P O Box 709 Mendota, IL 61342

American Bankruptcy Dept P O Box 182125 Columbus, OH 43218 Chase Bank One Card Serv. 800 Brookside Blvd. Westerville, OH 43081 Excel Dairy P O Box 299, 145 Stephenson Cedarville, IL 61013

Ashton Veterinary Clinic P O Box 307, 705 Main St Ashton, IL 61006 Collection Professionals C/O Robert Steele P O Box 517 LaSalle, IL 61301 Excel Dairy Systems C/O Credot Bureau Centre 1804 10th St Monroe, WI 53566

Attigs Repair, Inc 28046 1250 East St Walnut, IL 61376 Community State Bank C/O Louis Pignatelli 102 E. Rt. 30 Rock Falls, IL 61071 Fisch Motors P O Box 547 Walnut, IL 61376

Becker Grain & Feed P O Box 409 LaMoille, IL 61330

Community State Bank 1325 17th St Fulton, IL 61252 Fritz & Elmore C/O Wimbiscus Law Firm 102 E St Paul St Spring Valley, IL 61362

Berkley Vacation Resorts 3015 N Ocean Blvd Fort Lauderdale, FL 33308 Community State Bank C/O Louis Pignatelli 102 E Rt. 30 Rock Falls, IL 61071 IL Finance Authority 2 Prudential Plaza 180 N. Stetson, Ste. 2555 Chicago, IL 60601

Capital One P O Box 6492 Carol Stream, IL 60197 Cow Valley Farms 25671 2830 E St LaMoille, IL 61330 II Valley Comm. Hospital C/O Collection Professionals 723 1st St LaSalle, IL 61301 Case 09-72602 Doc 1 Filed 06/23/09 Entered 06/23/09 17:23:23 Desc Main Document Page 47 of 48

Jones & Coontz P O Box 111, 105 Dixon Ave Rock Falls, IL 61071 Document Progressive Ins. C/O NCO Financial P O Box 41466 Philadelphia, PA 19101

Walnut Ford Center 401 E North St Walnut, IL 61376

Kendall Guither 17935 2900 N. Ave Walnut, IL 61376 River Bend Transport 7305 IL Hwy 26 Princeton, IL 61356 Walnut Ford Center C/O RRCA Acct 201 E. 3rd St Sterling, IL 61081

Kurt Geldean 17935 1200 E St Walnut, IL 61376 Rock River Dairy 18076 Lincoln Rd Morrison, IL 61270

Walnut Hardware P O Box 267 Walnut, IL 61376

Manlius Oil P O Box 325 Manlius, IL 61338

Scharine Group N 4213 Scharine Rd Whitewater, WI 53190

Merema Bros 2900 Waller Rd P O Box 270 Fulton, IL 61252 Stoller Int'l Inc. 1920 E St Rt 18 Streator, IL 61364

Michlig Agricenter P O Box 347 Manlius, IL 61338 Tri-Con Materials P O Box 304 Princeton, IL 61356

Milledgeville Vet. Clinic C/O RRCA Acct. 201 E. 3rd St Sterling, IL 61081 University Of Iowa Health Care 2100 University Capitl Centre Iowa City, IA 52242

Milledgeville Veterinary Clinic 687 W 8th St P O Box 100 Milledgeville, IL 61051 Us Bank P O Box 790408 St Louis, MO 63179

Nicor Gas P O Box 8350 Aurora, IL 60507 Verizon South Inc 500 Technology Dr Weldon Spring, MO 63304

NOC Fin P O Box 15636 Wilmington, DE 19850 Volkswagon Credit P O Box 17497 Baltimore, MD 21297

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IN	RE:		Case No
Hu	sser, Gregory L & Husser, Cynthia E		Chapter 7
	Debtor(		
	DISCLOSURE OF	COMPENSATION OF ATTORNEY	Y FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 20 one year before the filing of the petition in bankruptcy, of or in connection with the bankruptcy case is as follow	or agreed to be paid to me, for services rendered or to	amed debtor(s) and that compensation paid to me within be be rendered on behalf of the debtor(s) in contemplation
	For legal services, I have agreed to accept		\$8 <b>50.00</b>
	Prior to the filing of this statement I have received		\$8 <b>50.00</b>
	Balance Due		\$\$
2.	The source of the compensation paid to me was: $\  \  \  \  \  \  \  \  \  \  \  \  \ $	Debtor Other (specify):	
3.	The source of compensation to be paid to me is: $\Box$	Debtor Other (specify):	
4.	I have not agreed to share the above-disclosed com	pensation with any other person unless they are memb	bers and associates of my law firm.
	I have agreed to share the above-disclosed compentogether with a list of the names of the people share		s or associates of my law firm. A copy of the agreement,
5.	In return for the above-disclosed fee, I have agreed to re	nder legal service for all aspects of the bankruptcy cas	se, including:
	b. Preparation and filing of any petition, schedules, st	dering advice to the debtor in determining whether to atement of affairs and plan which may be required; itors and confirmation hearing, and any adjourned hearings and other contested bankruptey matters;	
6.	By agreement with the debtor(s), the above disclosed fe	e does not include the following services:	
		CERTIFICATION	
	certify that the foregoing is a complete statement of any a roceeding.	greement or arrangement for payment to me for repre	sentation of the debtor(s) in this bankruptcy
_	June 23, 2009	/s/ David M. Kaleel	
	Date	David M. Kaleel David M. Kaleel 61342-1653	

daveyk@mtco.com